

NEW YORK CITY TAXI AND LIMOUSINE COMMISSION

Notice of Public Hearing and Opportunity to Comment on Proposed Rules

What are we proposing? The Taxi and Limousine Commission (“TLC”) is proposing to amend its rules to update its personal injury insurance coverage requirements.

When and where is the Hearing? TLC will hold a public hearing on the proposed rule. The public hearing will take place at 10:00 am on September 3, 2025. The public hearing will be held online using Zoom. There will be no in person public hearing. The public hearing will be livestreamed on TLC’s website at www.nyc.gov/tlc. To participate in the public hearing, please e-mail the TLC at tlcrules@tlc.nyc.gov or call TLC at 212-676-1135 by September 2, 2025. After you have signed up to speak, TLC will provide you with a Zoom URL to enter in on your computer or dial-in via phone number if you prefer to call in.

How do I comment on the proposed rules? Anyone can comment on the proposed rules by:

- **Website.** You can submit comments to the Taxi and Limousine Commission through the NYC rules website at www.nyc.gov/nycrules.
- **Email.** You can email comments to tlcrules@tlc.nyc.gov.
- **Mail.** You can mail comments to the Taxi and Limousine Commission, Office of Legal Affairs, 33 Beaver Street – 22nd Floor, New York, NY 10004.
- **Fax.** You can fax comments to the TLC at 212-313-3027.
- **By speaking at the hearing.** To sign up to speak and provide testimony, you must e-mail the TLC at tlcrules@tlc.nyc.gov or call 212-676-1135 by 5:00 p.m. on September 2, 2025. Speakers will not be able to sign up to testify the day of the hearing. Those who did not sign-up in advance to testify are welcome to view the live-stream of the meeting on TLC’s website. Please note that the hearing is for accepting oral testimony only and is not held in a “Question and Answer” format.

Is there a deadline to submit written comments? Yes, you must submit written comments by September 3, 2025.

Do you need assistance to participate in the Hearing? You must tell the Office of Legal Affairs if you need a reasonable accommodation of a disability at the Hearing. You must tell us if you need a sign language interpreter. You can tell us by mail at the address given above. You may also tell us by telephone at 212-676-1135. You must tell us by September 2, 2025. This location has the following accessibility option(s) available: Simultaneous transcription for people who are deaf or hard of hearing and audio only access.

Can I review the comments made on the proposed rules? You can review the comments made online on the proposed rules by going to the website at www.nyc.gov/nycrules. A few days after the hearing, copies of all comments submitted online, copies of all written comments, and a summary of oral comments concerning the proposed rule will be available to the public at the Office of Legal Affairs.

What authorizes the Commission to make this rule? Sections 1043 and 2303 of the City Charter and Section 19-503 of the New York City Administrative Code authorize the Commission to make this proposed rule. This proposed rule was not included in TLC's regulatory agenda for fiscal year 2024 because it was not contemplated when the Commission published the agenda.

Where can I find the Commission's rules? The Commission's rules are in Title 35 of the Rules of the City of New York.

What rules govern the rulemaking process? TLC must meet the requirements of Section 1043 of the City Charter when creating or changing rules. This notice is made according to the requirements of Section 1043 of the City Charter.

Statement of Basis and Purpose

TLC is proposing rules to implement Local Law 90 of 2025 to reduce personal injury insurance coverage for TLC-licensed vehicles to amounts not exceeding 200% of state-level minimum requirements for those expenses specified in paragraphs (1), (2) and (3) of subdivision (a) of section 5102 of the New York State Insurance Law. Personal injury insurance coverage required by the New York State Insurance Law is \$50,000 per person. TLC is proposing the maximum allowable 200% coverage amount for vehicles, which will reduce the current required coverage for personal injury protection from \$200,000 to \$100,000 for Taxis, For-Hire Vehicles, Luxury Limousines, and Street Hail Liveries.

TLC adopted insurance requirements in the late 1990s that exceeded the minimum levels set by the state as part of a broader effort to address safety in the for-hire industry. Higher coverage is appropriate for TLC-licensed vehicles, which are largely used as full-time for-hire vehicles as compared to other locations in New York and elsewhere in the United States where drivers are more likely to use their vehicles for for-hire transportation purposes on a part-time basis. Setting this amount at \$100,000, the highest amount of coverage authorized by Local Law 90 of 2025, will better ensure that all road users – drivers, passengers, pedestrians, and cyclists – are quickly and adequately compensated in the event of an injury-causing crash, especially when injuries are significant or involve claims by multiple people.

This rule is authorized by Sections 1043 and 2303 of the City Charter and Section 19-503 of the New York City Administrative Code.

New material is underlined. Deleted material is shown in [brackets].

The text of the proposed rule follows below.

Section 1. Subsection (i) of subparagraph (1) of subdivision (d) of section 58-13 of Title 35 of the Rules of the City of New York is amended to read as follows:

- (i) ~~[\$200,000]~~ \$100,000 per person, payable for those expenses specified in paragraphs 1, 2 and 3 of subdivision a of section 5102 of the New York State Insurance Law;

§2. Subsection (i) of subparagraph (1) of subdivision (c) of section 59A-12 of Title 35 of the Rules of the City of New York is amended to read as follows:

- (i) ~~[\$200,000]~~ \$100,000 per person, payable for those expenses specified in paragraphs 1, 2 and 3 of subdivision a of section 5102 of the New York State Insurance Law;

§3. Subparagraph (2) of subdivision (c) of section 59A-12 of Title 35 of the Rules of the City of New York is amended to read as follows:

- (i) \$100,000 per person, payable for those expenses specified in paragraphs 1, 2 and 3 of subdivision a of section 5102 of the New York State Insurance Law; and
- (ii) \$1,500,000 minimum liability for bodily injury or death to one or more persons, and because of injury to or destruction of property in any one accident, as those terms are described and defined in section 370(1) of the Vehicle and Traffic Law.

§4. Subsection (i) of subparagraph (3) of subdivision (c) of section 59A-12 of Title 35 of the Rules of the City of New York is amended to read as follows:

- (i) ~~[\$200,000]~~ \$100,000 per person, payable for those expenses specified in paragraphs 1, 2 and 3 of subdivision a of section 5102 of the New York State Insurance Law;

§5. Subsection (i) of subparagraph (4) of subdivision (c) of section 59A-12 of Title 35 of the Rules of the City of New York is amended to read as follows:

- (i) ~~[\$200,000]~~ \$100,000 per person, payable for those expenses specified in paragraphs 1, 2 and 3 of subdivision a of section 5102 of the New York State Insurance Law;

§6. Subsection (i) of subparagraph (1) of subdivision (d) of section 82-14 of Title 35 of the Rules of the City of New York is amended to read as follows:

- (i) [\$200,000] \$100,000 per person, payable for those expenses specified in paragraphs 1, 2 and 3 of subdivision a of § 5102 of the New York State Insurance Law

§7. Subsection (i) of subparagraph (2) of subdivision (d) of section 82-14 of Title 35 of the Rules of the City of New York is amended to read as follows:

- (i) [\$200,000] \$100,000 per person, payable for those expenses specified in paragraphs 1, 2 and 3 of subdivision a of § 5102 of the New York State Insurance Law

§8. Subsection (i) of subparagraph (3) of subdivision (d) of section 82-14 of Title 35 of the Rules of the City of New York is amended to read as follows:

- (i) [\$200,000] \$100,000 per person, payable for those expenses specified in paragraphs 1, 2 and 3 of subdivision a of § 5102 of the New York State Insurance Law

§9. This rule takes effect on March 1, 2026.

**NEW YORK CITY LAW DEPARTMENT
DIVISION OF LEGAL COUNSEL
100 CHURCH STREET
NEW YORK, NY 10007
212-356-4028**

**CERTIFICATION PURSUANT TO
CHARTER §1043(d)**

RULE TITLE: Amendment of Rules Relating to Insurance Coverage for Licensed Vehicles

REFERENCE NUMBER: 2025 RG 057

RULEMAKING AGENCY: Taxi and Limousine Commission

I certify that this office has reviewed the above-referenced proposed rule as required by section 1043(d) of the New York City Charter, and that the above-referenced proposed rule:

- (i) is drafted so as to accomplish the purpose of the authorizing provisions of law;
- (ii) is not in conflict with other applicable rules;
- (iii) to the extent practicable and appropriate, is narrowly drawn to achieve its stated purpose; and
- (iv) to the extent practicable and appropriate, contains a statement of basis and purpose that provides a clear explanation of the rule and the requirements imposed by the rule.

/s/ STEVEN GOULDEN
Senior Counsel

Date: July 16, 2025

**NEW YORK CITY MAYOR'S OFFICE OF OPERATIONS
253 BROADWAY, 10th FLOOR
NEW YORK, NY 10007
212-788-1400**

**CERTIFICATION / ANALYSIS
PURSUANT TO CHARTER SECTION 1043(d)**

RULE TITLE: Amendment of Rules Relating to Insurance Coverage for Licensed Vehicles

REFERENCE NUMBER: TLC-158

RULEMAKING AGENCY: Taxi and Limousine Commission

I certify that this office has analyzed the proposed rule referenced above as required by Section 1043(d) of the New York City Charter, and that the proposed rule referenced above:

- (i) Is understandable and written in plain language for the discrete regulated community or communities;
- (ii) Minimizes compliance costs for the discrete regulated community or communities consistent with achieving the stated purpose of the rule; and
- (iii) Does not provide a cure period because it does not establish a violation, modification of a violation, or modification of the penalties associated with a violation.

/s/ Francisco X. Navarro
Mayor's Office of Operations

July 16, 2025
Date